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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

IN RE:) Case No. 09-11874
)
Servando Ledesma) Chapter 13
)
)
Debtor)
)

**NOTICE AND OPPORTUNITY FOR HEARING ON DEBTOR'S MOTION
FOR ORDER VALUING JUNIOR LIEN OF SECURED CREDITOR AS \$0**

To Secured Creditor **WASHINGTON MUTUAL** and/or **AMERICAN MORTGAGE INC.**

Take Notice – this is a Scream or Die Procedure. Debtor is giving you Notice that you have an Opportunity for a hearing on Debtor’s attached motion to value the lien you hold on Debtor’s real property at zero dollars (\$0), and for an order that the Lien may not be enforced, and for an order permanently stripping the Lien from Debtor’s real property should Debtor receive a Discharge upon completing her Chapter 13 plan payments.:.

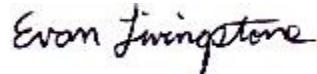
This scream or die procedure is prescribed by Local Rule 9014-1 of the United States Bankruptcy Court for the Northern District of California. Under this procedure any objection to the requested relief, or a request for hearing on the matter, must be filed and served upon the initiating party within 20 days of mailing of the notice:

A request for hearing or objection must be accompanied by any declarations or memoranda of law the party objecting or requesting wishes to present in support of its position;

1 If you do not file a timely objection to the requested relief or a request for hearing, the Court may enter
2 an order granting the relief by default;

3 Debtor will give at least 10 days written notice of a hearing to the objecting or requesting party, and to
4 the trustee appointed in the case, in the event an objection or request for hearing is timely.

5 Date: Monday, August 17, 2009

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7 Evan Livingstone
8 Attorney for Debtor

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10 Servando Ledesma)
11 Debtor) Chapter 13
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10 CERTIFICATE OF SERVICE

11 I hereby certify that on August 17, 2009, a copy of above NOTICE AND OPPORTUNITY
12 FOR HEARING ON DEBTOR'S MOTION FOR ORDER VALUING JUNIOR LIEN OF SECURED
13 CREDITOR AS \$0 as well as a copy of Debtors MOTION TO VALUE JUNIOR LIEN OF
14 SECURED CREDITOR AS \$0, was served

15 electronically
16 first class United States mail
17 certified mail addressed to an officer of the institution

18 to all interested parties, the Trustee and all creditors listed below:

19 James Dimon
20 JPMORGAN CHASE
21 270 Park Ave.
22 New York, NY 10017-2070.

23 American Mortgage Inc.
24 1010 Berlin Rd
25 Cherry Hill, NJ 08034
(FIRST CLASS ONLY)

s/ Evan Martyndale Livingstone
Evan Martyndale Livingstone Esq.
182 Farmer's Lane, Suite 100A Santa Rosa, CA 95405
(707) 571-8600Fax:(707) 676-9112

CERTIFICATE OF SERVICE OF NOTICE AND MOTION

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